IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker *et al.*Application No.: 09/685,079
Filed: October 6, 2000

Title: SYSTEMS AND METHODS WHEREIN A SECURITY

DEPOSIT FACILITATES A TRANSACTION IN WHICH A BENEFIT IS APPLIED IN EXCHANGE FOR PERFORMANCE

OF A TASK

Attorney Docket No.: 00-039

Group Art Unit: 3627

Examiner: Florian M. Zeender

AMENDMENT AND RESPONSE to the Non-final Office Action mailed July 17, 2006

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-final Office Action mailed July 17, 2006, please enter the following amendments and consider the following remarks.

Following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled or not entered. Current amendments to the claims are expressed in the detailed listing by strikethrough or double brackets (for deleted matter) or underlining (for added matter).